

BILLINGS

Talking to your insurer call log

Who it helps: People tracking calls, reference numbers, and next steps.

Summary: Structured call log for denials, billing questions, and coverage checks.

Not medical, legal, or financial advice. Use this as a practical checklist and a record-keeping tool.

Use this to keep a clean record for denials, billing questions, and coverage checks.

Call log fields (copy this block for each call):

Date/time: _____

Plan/PBM phone: _____

Agent name/ID: _____

Reference/case #: _____

Topic (claim, denial, benefits, PA): ____

What I asked: _____

What they said: _____

Next step promised: _____

Deadline: _____

Helpful links:

- 211 local services: <https://www.211.org>
- Patient Advocate Foundation: <https://www.patientadvocate.org>
- HealthCare.gov (Marketplace): <https://www.healthcare.gov>
- Medicaid: <https://www.medicaid.gov>
- Medicare cost help: <https://www.medicare.gov/basics/costs/help>